

Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the actions. Detailed information regarding the proceedings is available from the OCI Legal Unit. Copies of all administrative actions completed since January 1, 2002, can be viewed and printed from OCI's Web site at: oci.wi.gov/admact/admact.htm. The following are actions for January 2004 through December 2004.

Allegations and Actions Against Agents:

Mark A. Aicher
2425 Skylark Dr., Appleton, WI 54914
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Robin V. Allen
4521 W. Chestnut St., Tampa, FL 33607
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of South Carolina on an insurance license application. September 2004

Patrick A. Allman
408 Ann St., Adams, WI 53910
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. Allman did not appear at the hearing. March 2004

Angeline E. Anderson
820 Macomber # 7, Chippewa Falls, WI 54729
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Gregg Richard Anderson
3739 Dakota Ave. S., St. Louis Park, MN 55416
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative actions taken by the state of Minnesota. August 2004

John P. Archer
330 Hill St., Rhinelander, WI 54501
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Daniel R. Armstrong
801-1/2 Milwaukee Ave., South Milwaukee, WI 53172
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding lawsuits. November 2004

Jerry W. Asselin
3260 Briar Crest Dr., Janesville, WI 53546
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating ss. Ins 2.15 (9), 2.16 (6), and 20.01 (4), Wis. Adm. Code. This action was based on allegations of failing to properly inform a purchaser prior to commencing a sales presentation of the full identity of the agent, insurer and product, and failing to determine the suitability of the sale. November 2004

Mike E. Aubart
1205 St. Croix St., Hudson, WI 54016
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Donald William Barden
1430 Hampton Hill Dr., Alpharetta, GA 30022
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama. October 2004

Jason A. Bare
1647 N. East Rd., North East, MD 21901
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maryland on an insurance license application. August 2004

John J. Barry
115 E. Court St. #250, Janesville, WI 53545
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Tina K. Baughman
16769 Charming Ln., Pacific Palisades, CA 90272
Was ordered to pay a forfeiture of \$500.00 and has had her insurance license revoked. This action was based on allegations of violating the terms of an order issued by the Commissioner dated September 4, 2003. Baughman did not appear at the hearing or prehearing. September 2004

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Margaret L. Baumann

N2388 County Rd. K, Merrill, WI 54452

Was ordered to pay a forfeiture of \$2,000.00 and was ordered to have her license revoked if the forfeiture is not paid within 29 days of when it's due and has had her license suspended for 270 days. This action was based on allegations of failing to respond promptly to inquiries from OCI and misrepresenting that policies were in force when they were not, failing to promptly submit applications to the insurer, and failing to promptly issue refunds. January 2004

Robert G. Benedict

2600 Leahy #9, Stevens Point, WI 54481

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

James Bertler

4750 Pine Ln., Green Bay, WI 54313

Paid a forfeiture of \$1,000.00 and was ordered to pay restitution totaling \$10,050.00 plus interest at the rate of 5.5%, together with contract costs totaling \$517.50 by February 1, 2005, and to cease and desist from violations of s. Ins 6.60 (2), Wis. Adm. Code. This action was based on allegations of entering into a personal financial transaction with two insurance customers in violation of s. Ins 6.60 (2), Wis. Adm. Code. December 2004

James E. Bey

19 S. Huffman St., Naperville, IL 60540

Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to report an administrative action taken by Illinois. July 2004

Jennifer K. Bogie

208 N. Third St., Oregon, IL 61061

Agreed to the denial of her license for 31 days. This action was based on allegations of failing to pay past due child support and failing to respond promptly to inquiries from OCI. September 2004

Alan P. Bower

2401 N. Mayfair Ste. 302, Milwaukee, WI 53226

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Warren L. Brandt

122 Orange St., Prescott, WI 54021

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Peter W. Brey

4018 Mandan Cir., Madison, WI 53711

Paid a forfeiture of \$100.00 and was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state agency. January 2004

Mark A. Brielmaier

2182 S. 98th St., Milwaukee, WI 53227

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Daniel A. Broughton

2080 Shoreline Loop #175, San Ramon, CA 94583

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of California on an insurance license application. October 2004

Barry M. Brown

129 Park Ave., Vestal, NY 13850

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of California and Kentucky on an insurance license application and failing to respond promptly to inquiries from OCI. August 2004

Dale R. Brown

1630 50th St., Apt. 3, Kenosha, WI 53140

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. November 2004

Paul L. Campbell

4033 N. 24th St., Milwaukee, WI 53209

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support obligation in arrearage. August 2004

Mary Capri

253 Center, Apt. 142, Lake Geneva, WI 53147

Paid a forfeiture of \$250.00 and has had her insurance license revoked. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failure to report criminal conviction. June 2004

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James K. Champeau
724 Adams St., Little Chute, WI 54140
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. February 2004

Ricky D. Chandler
4455 Soda Creek Rd., Apt. 3, Oshkosh, WI 54901
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. August 2004

Jody Childers
4314 SW Anthony Wayne Dr., Fort Wayne, IN 46806
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to overdue monies or bankruptcy. August 2004

Francis B. Colavita
1118 Winesap Ct., Mequon, WI 53092
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Michael E. Coleman
1338 E. Brady St., Milwaukee, WI 53202
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Aretha D. Collins
5726 Russet Rd., Apt. D, Madison, WI 53711
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kentucky and Washington on an insurance license enlargement application. August 2004

William Corallini, Jr.
P.O. Box 13246, Milwaukee, WI 53213
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Marshall C. Crawford
3296 N. 11th St., Milwaukee, WI 53206
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Kevin J. Cunningham
8713 W. 124th St., Palos Park, IL 60464
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the state of Maine. June 2004

Kevin J. Cunningham
8713 W. 124th St., Palos Park, IL 60464
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous Wisconsin administrative action on an insurance license application. September 2004

Carol A. Damato
5204 S. Fromming Dr., Hales Corners, WI 53130
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Walter C. DaSilva
6400 NW Expressway, Apt. 838
Oklahoma City, OK 73132
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. January 2004

Kelly L. Davis
602 Kaphaem Rd., Tomahawk, WI 54487
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Richard D. Dean
6710 S. 128th W. Ave., Sapulpa, OK 74066
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. August 2004

Daniel D. Decker
5417 Femrite Dr., Madison, WI 53718
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Kaylene J. DeLonge
702 Forest Heights Rd., Knoxville TN 37919
Agreed to pay a forfeiture of \$1,500.00 and agreed to cease and desist from falsifying applications and other

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insurance documents and not apply for a Wisconsin intermediary license until after January 1, 2006. This action was based on allegations of signing a signature on document without proper authority. July 2004

Todd M. Deruyter

649 Beetown Rd., Lancaster, WI 53813

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. April 2004

Jean Ann Dorrell

1120 Riveredge Dr., Tarpon Springs, FL 34689

Has had her application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Florida. October 2004

James Fred Douglas

617 N. 67th St., Milwaukee, WI 53213

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

David Allen Doyle

4445 Breton Rd. SE #208, Grand Rapids, MI 49508

Has had his insurance license revoked. This action was based on allegations of failing to disclose on an insurance intermediary license application a criminal conviction and failure to report an administrative action taken by the state of Florida. Doyle did not appear at the hearing or prehearing. February 2004

Theodore E. Duggan

1690 N. Marshall St., Apt. D, Milwaukee, WI 53202

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John F. Dwinell

112 Spring Dr., Delavan, WI 53115

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Robert A. Eisele

1110 W. Maple St., Lancaster, WI 53813

Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of tendering an application for an accident insurance policy with a forged signature after a loss had occurred. September 2004

John W. Ferigan

1813 14th St., Eau Claire, WI 54703

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Mary E. Ferigan

1813 14th St., Eau Claire, WI 54703

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Steven Franklin

2442 Soundview Ct., Florissant, MO 63031

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage and bankruptcy. August 2004

Cleophis J. Frazier

3274 N. 34th St., Milwaukee, WI 53206

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrests or convictions. August 2004

Douglas Andrew Giguere

14502 Edna St., Omaha, NE 68138

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Nebraska and Iowa on an insurance license application and failing to respond promptly to inquiries from OCI. November 2004

Brian Lane Gilmore

1627 Valley View Dr., Winona, MN 55987

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. September 2004

Mark A. Gomilla

728 N. Mayflower Dr., Apt. 12, Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Erik Graupner

277 Wheeler St. N. #277, St. Paul, MN 55104

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal arrests or convictions. April 2004

Craig M. Grebe
874 W. 20th Ave., Oshkosh, WI 54902
Has had his application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct. August 2004

Richard G. Haffele
8809 Nelson Crossing, Verona, WI 53593
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2004

Shelly K. Haines
1426 Denton, La Crosse, WI 54601
Agreed to pay a forfeiture of \$1,000.00 and agreed to not use unauthorized insurance forms or marketing methods that are contrary to Wisconsin Insurance law. This action was based on allegations of misrepresentation through misleading marketing methods tending to induce fear and using long-term care insurance release form not in compliance with the law. October 2004

Robert A. Halstead
4594 Rome Corners Rd., Brooklyn, WI 53521
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Mari Beth Hamdi
109 E. 26th St. #1, Minneapolis, MN 55404
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and judgment rendered or bankruptcy. April 2004

Tamira S. Hamilton
9575 W. Fond du Lac Ave. #23, Milwaukee, WI 53225
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Christopher Lee Hansen
420 S. 70th St., Milwaukee, WI 53214
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. September 2004

Jeffrey D. Hill
1332 Dover Pl., Brookfield, WI 53005
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Thomas A. Hinneberg
1508 Meadow Ct., Port Washington, WI 53074
Paid a forfeiture of \$12,000.00 and has had his license suspended for 180 days. This action was based on allegations of unsuitable sales of annuities in violation of s. Ins 2.16 (6), Wis. Adm. Code, and failing to properly consider suitability in selling life insurance. October 2004

Joseph G. Hitt
300 Meadow Ct., Fort Atkinson, WI 53538
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2004

Thomas S. Hoag
206 W. Washington St., P.O. Box 15, Slinger, WI 53086
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Merritt Emory Hougard
8458 Ester Ln. NE, Bemidji, MN 56601
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application and nonresponse to OCI's request for information. January 2004

Lagail Lanora Hurt
2228 N. 49th St., Milwaukee, WI 53208
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. April 2004

Jonathon R. Hyke
608 Saxonwood Rd., Altoona, WI 54720
Has had his application for an insurance license denied. This action was based on allegations of multiple criminal convictions substantially related to insurance marketing type conduct. Hyke did not appear at the hearing or prehearing. January 2004

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Thomas N. Inks

1127 Adelia St., Downers Grove, IL 60516

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions. April 2004

Dawn D. Jackson

3828 N. 36th St., Milwaukee, WI 53216

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Jason M. Jacobs

225D Linden Ct., Lomira, WI 53048

Was ordered to never reapply for licensure and surrendered his insurance agent's license. This action was based on allegations of misrepresenting that the sale of insurance was the purpose of the call or visit and failing to identify himself as an insurance agent. October 2004

Lavonda Renea Jeffries

3190 Santiago Dr., Apt. P, Florissant, MO 63033

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding overdue monies or bankruptcy. Jeffries did not appear at the hearing or prehearing. April 2004

Jeffrey Johnson

302 11th St. S., Moorhead, MN 56560

Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrest or conviction. April 2004

Howard Douglas Jones

326 N. County Rd. 450 E, Avon, IN 46123

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Indiana on an insurance license application. April 2004

Randy L. Kapellusch

1000 Harmony Dr., Racine, WI 53402

Has had his insurance license revoked. This action was based on allegations of failing to forward premiums to the insurer and not submitting applications to the insurer. February 2004

Norton Edward Kaplan

1709 E. Beaubien Dr., Phoenix, AZ 85034

Has had his license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by the state of Arizona on an insurance license application. October 2004

Thomas J. Kellogg

1201 South St., Racine, WI 53402

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Charles D. Key

700 Manchester Dr., Oklahoma City, OK 73127

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. August 2004

Richard P. Kipp

1250 Melissa Blvd., Little Suamico, WI 54141

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Tammy J. Klein

3140 Sheridan Rd., Dubuque, IA 52001

Was ordered to cease and desist from doing an insurance business with a Wisconsin resident unless properly licensed in Wisconsin and listed with the insurance company. This action was based on allegations of doing an insurance business without proper authority. April 2004

Greg K. Knafelc

1750 Cabinet Maker Ct., Green Bay, WI 54303

Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failure to notify OCI of administrative action by the Wisconsin Department of Financial Institutions in violation of s. Ins 6.61 (16), Wis. Adm. Code. February 2004

Sean Michael Koehler

6501 Yale, Apt. 920, Westland, MI 48185

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose two administrative actions taken by the state of Wisconsin on an insurance license application. April 2004

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Edward J. Korba
24810 Dodd Blvd., Lakeville, MN 55044
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and intentionally failing to disclose administrative action taken by the state of Minnesota on an insurance license application. August 2004

Joseph A. Kosner
149 S. Lincolnway, North Aurora, IL 60506
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to child support arrearages. April 2004

Kent J. Kosobucki
S71 W19092 Hillview Dr., Muskego, WI 53150
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Joann Annette Kowal
34501 Calle Las Palmas, Cathedral City, CA 92234
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to judgment rendered or bankruptcy. April 2004

Charles K. Krombach
17160 Oak Park Row, P.O. Box 364
Brookfield, WI 53005
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Charlene A. Krueger
P.O. Box 1813, Eagle River, WI 54521
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Loretta L. Langlois
517 Northport Dr., Madison, WI 53704
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions and employment history. August 2004

Dale G. Latus
5339 W. Cold Spring Rd., Milwaukee, WI 53220
Agreed to pay a forfeiture of \$750.00, agreed to provide

proper written notice of the amount of any permissible fee to be charged, agreed to promptly prepare and distribute revised Certificates of Insurance when the original certificate does not correctly identify the insurer with whom coverage was placed, and agreed to a suspension of his license for 3 days. This action was based on allegations of failing to provide proper written notice of the amount of an application fee charged and signing a Certificate of Insurance indicating that it was placed with one insurer when coverage ended up being placed with a different insurer. August 2004

Tony O. Lavine
12616 Searcy Rd., Kearney, MO 64060
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Robert Morgan Lay
6009 Cholla Dr., Ft. Worth, TX 76112
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of Texas administrative action. August 2004

Rhonda L. Leanna
N1209 Lucerne Lakewood Rd., Neshkoro, WI 54960
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John J. Lebreck
4741 W. Whitetail Ct., Manitowoc, WI 54221
Agreed to pay a forfeiture of \$1,000.00 and agreed to report all criminal charges as required by s. Ins 6.61, Wis. Adm. Code, and promptly forward all premiums received from insureds to the appropriate entity or insurer and agreed to a suspension of his license for 14 days. This action was based on allegations of failing to promptly submit premiums to his employing agency or the insurer and failing to report a criminal charge to OCI. January 2004

Daniel J. Lenhart
P.O. Box 802, Brookfield, WI 53008
Was ordered to pay a forfeiture of \$100.00 and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. Lenhart did not appear at the hearing or prehearing. March 2004

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Daniel M. Lindow
212 Garfield Cir., Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Todd R. Link
1231 N. First St., Wausau, WI 54401
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

James P. Ludwig
723 Bertha St., Wausau, WI 54403
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

James Luster III
4401 W. Spencer Pl., Milwaukee, WI 53216
Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist from submitting insurance applications with false or misleading information. This action was based on allegations of submitting applications with false or misleading information. January 2004

Lloyd J. Luttrell
5131 W. North Ave., Apt. 1, Milwaukee, WI 53208
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and child support arrearages. April 2004

Donald J. Maceau
6544 N. 67th St., Milwaukee, WI 53223
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Terry Lynn Maides
1304 S. 93rd Ave., Omaha, NE 68124
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kentucky, Georgia, Colorado, and West Virginia on an insurance license application. October 2004

Michele Lynn Mankamyer
9386 Breakers West Ter., West Palm Beach, FL 33411
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Hawaii on an insurance license application. January 2004

Bonnie J. Marchant
7707 W. Hadley, Milwaukee, WI 53222
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Peggy R. Martin
6 Merrill Crest Dr., Madison, WI 53705
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Ronald E. Maxon
W7333 CTH Z, Onalaska, WI 54650
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Brent K. McFarland
1209 Washington Ave., Oshkosh, WI 54901
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Luke McGowan
P.O. Box 6312, Macon, GA 31208
Has had his insurance license revoked. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to disclose previous criminal convictions on an insurance license application. June 2004

Kevin Matthew McKenna
6131 Carversville Rd., P.O. Box 223
Carversville, PA 18913
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. August 2004

Ronnie McKenzie
1067 Park Hill Cir., Aurora, IL 60504
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. April 2004

James Douglas McKinney
3670 Riverbed Ln. #4, Caledonia, MI 49316
Has had his license denied for 31 days. This action was based on allegations of failing to report a previous administrative action taken by the state of Wisconsin on an insurance license application. August 2004

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Vairin Meesouk

2021 Danberry St., Madison, WI 53711

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. January 2004

Bill M. Meharg

3812 Kingbird Way, Wausau, WI 54401

Was ordered to cease signing the names of applicants on insurance forms and has had his license suspended for 60 days. This action was based on allegations of signing a signature on document without proper authority on at least two occasions. September 2004

Kurt L. Meister

1275 11th Ct. SW, North Bend, WA 98045

Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Jeff Glen Miller

739 Northshore Dr., Detroit Lakes, MN 56501

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. April 2004

Joseph Paul Miller

315 Apache Ct., Galena, IL 61036

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. October 2004

Michael D. Mirsky

150 Prospect Ave., San Anselmo, CA 94960

Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Colorado on an insurance license application. August 2004

Anello J. Mollica

5122 N. 50th St., Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Kevin J. Molstad

720 S. 8th St., La Crosse, WI 54601

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Vincent Monaco

165 Portland St. #121B, Phoenix, AZ 85003

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. June 2004

Charles Lee Myrick

2900 Camp Creek Pky. #D13, College Park, GA 30337

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Kansas, Connecticut, Delaware, and Oregon on an insurance license application. October 2004

Richard E. Neely

3398 Wiggins Way, Green Bay, WI 54311

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Andrew M. Nelson

729 High St., Union Grove, WI 53182

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction substantially related to insurance marketing type conduct. October 2004

Larry W. Oberheu

8741 W. 141st St., Orland Park, IL 60462

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. August 2004

Joseph R. Odice

15 Willet Way, Cary, IL 60013

Agreed to pay a forfeiture of \$250.00 and agreed to a denial of his license for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Pennsylvania on his current property and casualty insurance license, nondisclosure of administrative action taken by the states of Iowa and Indiana on surplus lines application, and acting as a surplus lines agent without a license. June 2004

John Brock O'Leary

3725 Solarium Pl., Plano, TX 75075

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Alabama on an insurance license application. August 2004

State of Wisconsin, Office of the Commissioner of Insurance
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Tasha Oliver

P.O. Box 240861, Milwaukee, WI 53224

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Philip Barry Ortez, Jr.

6520 E. Bronco Dr., Paradise Valley, AZ 85253

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Arizona and Nevada on an insurance license application. August 2004

Carlos Manuel Palma

17166 SW 145th Ave., Miami, FL 33177

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. August 2004

Conrad L. Parde

2801 Manse Ave., Lincoln, NE 68502

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on an insurance license application. April 2004

Robert L. Pearson

4316 N. Windingbrook Dr., Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Sheila M. Penoske

610 Trenton St., Fox Lake, WI 53933

Agreed to not reapply for an insurance license in the future and agreed to surrender her insurance agent's license. This action was based on allegations of making false or misleading statements on insurance applications. February 2004

Arianne Marie Petersen

120 N. Cedar, Traverse, MI 49684

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and a criminal conviction substantially related to insurance marketing type conduct. August 2004

Randall Petersen

3991 Stefani Rd., Cantonment, FL 32533

Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Florida on insurance license application. August 2004

Connie Marie Pierson

605 Spring Line Dr., West Chester, PA 19382

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the states of Wisconsin and Maine on an insurance license application and failing to respond promptly to inquiries from OCI. October 2004

Erin M. Poehlman

622 N. Oakfield St., Apt 7, West Bend, WI 53090

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing unauthorized advertisements and making misleading statements during sales of insurance. This action was based on allegations of misrepresenting terms of a health insurance policy and using health insurance advertising not in compliance with the law. July 2004

Shirley Babb Porter-Hart

323 Longview Dr., Piedmont, OK 73078

Has had her insurance license revoked. This action was based on allegations of administrative action taken by the state of Oklahoma to revoke license in home state. October 2004

Brian J. Preiss

160 N. 68th St., Milwaukee, WI 53213

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Desmond F. Primus

13005 Silver Maple Ct., Bowie, MD 20715

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Maine on an insurance license application and failing to respond promptly to inquiries from OCI. August 2004

Roy Ramos

1228 N. 13th St., Sheboygan, WI 53081

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

State of Wisconsin, Office of the Commissioner of Insurance
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Daniel J. Raymonds

2880 N. 105th St., Ste. 136, Wauwatosa, WI 53226

Was ordered to cease and desist from violating s. 601.42, Wis. Stat., and s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state agency which licenses the respondent for an occupational activity. March 2004

Patrick S. Reed

3045 Jupiter Ave., Eau Claire, WI 54703

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Timothy J. Regan

2107 Riverside Dr., Kaukauna, WI 54130

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Michael Ribich

1359 N. Lincoln Ave., Apt. 3073, Urbana, IL 61801

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. September 2004

Kelly D. Richardson

3040 W. Spencer St., Apt. J132, Appleton, WI 54914

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions. April 2004

Suzanne L. Riederer

41-1/2 Sixth St., Fond du Lac, WI 54935

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Kathleen Kay Ritter

411 Audubon Rd., Kohler, WI 53044

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Philip D. Roades

P.O. Box 84, Butler, WI 53007

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Christina Marie Roder

203 S. Fifth St. #407, Ames, IA 50010

Has had her application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct. September 2004

Christopher Lee Roggen

03005 S. Wilson Rd., P.O. Box 192

East Jordan, MI 49727

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. August 2004

Patricia L. Rollins

4501 Hosie Ln., Little Rock, AR 72206

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Thomas Martin Roufus

1330 Villa Ter., Brookfield, WI 53186

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. January 2004

Barry Leonard Rusche

5126 W. San Jose St., Tampa, FL 33629

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of two administrative actions taken by the state of Florida. August 2004

Carl L. Rykard

923 E. Mt. Pleasant Ave., Philadelphia, PA 19150

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage. April 2004

Timothy John Saffell

5033 Los Morros Way, Apt. 38, Oceanside, CA 92057

Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Washington on an insurance license application. April 2004

*State of Wisconsin, Office of the Commissioner of Insurance
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Anthony H. Sanders

7528 Pershing Blvd., Apt B-106, Kenosha, WI 53142
Was ordered to cease and desist from violations of s. 601.42, Wis. Stat. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2004

Christopher J. Schaub

654 Westridge Dr., West Bend, WI 53095
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Elizabeth Claire Schroer

306 New Echota Way, Woodstock, GA 30188
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Georgia on an insurance license application. December 2004

Marvin M. Sedlet

2406 N. 56th St, Milwaukee, WI 53402
Was ordered to pay a forfeiture of \$2,000.00, was ordered to make restitution in the sum of \$25,224.94 within one year of the date of the order, and has had his insurance license revoked. This action was based on allegations of making unsuitable sales of life insurance and annuities and entering into prohibited personal financial transactions with an insurance customer. June 2004

Michael Segal

1040 N. Lake Shore Dr., Apt. 32A, Chicago, IL 60611
Agreed to surrender his insurance agent's license. This action was based on allegations of failure to report a criminal indictment and regulatory enforcement actions. January 2004

John T. Selzer

1600 W. Vogel Ave., Milwaukee, WI 53221
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Henry E. Simmons

1108 Gaymont Ct., Virginia Beach, VA 23454
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. August 2004

George J. Singleton

P.O. Box 71126, Milwaukee, WI 53211
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Scott W. Skaleski

2861 Berken Ct., Green Bay, WI 54304
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. 628.34 (1), Wis. Stat. This action was based on allegations of not forwarding a return of premium due to a policyholder in a reasonably timely manner. Skaleski agreed to the terms of the order without admission of wrongdoing and denial of any claims of wrongdoing. March 2004

Cory A. Smith

8540 Greenway Blvd. Apt. 115, Middleton, WI 53562
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

John W. Snyder

5375 Mariner's Cove #105, Madison, WI 53704
Was ordered to pay a forfeiture of \$10,000.00, was ordered to make restitution for all monies and amounts owed to certain individuals, and has had his insurance license revoked. This action was based on allegations of utilizing premiums and refunds for own use, failing to pay judgments due, and not responding to inquiries from OCI. Snyder did not appear at the hearing. April 2004

Robert F. Spoerl

1140 Fond du Lac Ave., Kewaskum, WI 53040
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Gary E. Stanis

23 Elizabeth St., Freeport, IL 61032
Agreed to pay a forfeiture of \$750.00 and agreed to respond promptly to all inquiries from OCI. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and no response to OCI's request for information. March 2004

Gerald Joseph Stock

1010 Dewey St., Manitowoc, WI 54220
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal charges and for administrative action taken by the Securities and Exchange Commission. April 2004

Nathanial Richard Streich
1227 S. 8th Ave., Wausau, WI 54401
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and pending criminal charges. August 2004

Harry I. Taylor
2265 Glenview Dr., Lansdale, PA 19446
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. April 2004

Bobby R. Terry
3756 N. 39th St., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

Timothee N. Thieme
9700 Swamp Lake Rd., Tomahawk, WI 54487
Was ordered to cease and desist from using forms in transactions with insurance customers that are not current and approved by the insurer and to cease and desist from failing to document and retain information received from insurance customers relating to insurance transactions. This action was based on allegations of using unapproved or non-current forms and failing to document and retain information received from an insurance customer relating to an insurance transaction. September 2004

Robert C. Thompson
2364 Hidden Meadows Dr., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2004

Laurence Buell Tipton
620 Glen National Dr., Alpharetta, GA 30004
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Georgia on an insurance license application. October 2004

Daryl Creigh Trawick
2370G Hillcrest Rd. #237, Mobile, AL 36695
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state. January 2004

Steven W. Trott
6904 NE 161st St., Kenmore, WA 98028
Has had his license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Alaska on an insurance license application. August 2004

Donald Val
2927 N. Capitol Ave., Indianapolis, IN 46208
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative action taken by the state of Maryland on an insurance license application. December 2004

David Hays Venable
4021 Hecktown Rd., Bethlehem, PA 18020
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to requests from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. April 2004

Joseph Anthony Vendemia
107 Wenatchee Way, Poplar Grove, IL 61066
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Illinois and Florida on an insurance license application. April 2004

Bobby J. Vinson
2034 Orchard, Racine, WI 53405
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and child support arrearages. August 2004

John R. Volgren
P.O. Box 188, Balsam Lake, WI 54810
Paid a forfeiture of \$500.00 and was ordered to cease and desist from misrepresenting that dividends are guaranteed and to comply with s. 631.51, Wis. Stat. This action was based on allegations of misrepresenting that dividends are guaranteed. March 2004

Mai Chao Vue
207 N. Irwin Ave., Green Bay, WI 54301
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2004

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Eunice R. Wadsworth
706 Creek Valley Rd, Louisville, KY 40243
Has had her insurance license revoked. This action was based on allegations of administrative action taken by the state of Kentucky to revoke license in home state. October 2004

Michael James Wage
1243 Campville Rd., Apt. 51, Endicott, NY 13760
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of North Carolina on an insurance license application. October 2004

Sheltrina V. Washington
5036 N. 38th St., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2004

Steven V. Wershay
W278 N5365 Hanover Hill Rd., Sussex, WI 53089
Was ordered to cease and desist from all activities of an insurance intermediary and has had his license summarily suspended. This action was based on allegations of violating Wisconsin insurance laws. September 2004

Rick R. Wilbur
1443 S. 56th St., Milwaukee, WI 53214
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions. April 2004

Marquis M. Wilburn
6209 W. Stark #5, Milwaukee, WI 53218
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2004

James E. Williams
1522 W. Concordia, Milwaukee, WI 53206
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

Karel Anne Williamson
1291 Bradford Dr., Coppell, TX 75019
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Texas on an insurance license application. April 2004

Lance J. Wolf
609 First St., Menasha, WI 54952
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2004

Charlene A. Wolstenholme
1104 St. Clara Rd., Oreland, PA 19075
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Washington on an insurance license application. November 2004

Kennard D. Wragg
4140 N. 15th St., Milwaukee, WI 53209
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. March 2004

Ryan Scott Wunderlich
1260 Club Cir., Apt. 6, Brookfield, WI 53005
Has had his application for an insurance license denied. This action was based on allegations of criminal conviction substantially related to insurance marketing type conduct. September 2004

David R. Yonke
1512 Clermont, Antigo, WI 54409
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. April 2004

James Albert Young
17 Duke Ct., Pittstown, NJ 08867
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Virginia on a surplus lines license application. August 2004

Jennifer M. Zickau
1908 Woodburn Rd., Waukesha, WI 53188
Paid a forfeiture of \$250.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. April 2004

Allegations and Actions Against Companies:

Aetna Life Insurance Company

151 Farmington Ave. MC64, Hartford, CT 06156

Paid a forfeiture of \$500.00 and was ordered to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2004

American Family Mutual Insurance Company

6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500.00 and was ordered to cease and desist from improperly canceling policies midterm for underwriting reasons it knew or should have known at the time of issuing the policy. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. January 2004

American Home Shield of Maine, Inc

860 Ridge Lake Blvd., Memphis, TN 38120

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2004

American National Insurance Company

1 Moody Plaza, Galveston, TX 77550

Paid a forfeiture of \$1,000.00. This action was based on allegations of administrative action taken by another state. September 2004

Americus Liability Foundation

1835 Hwy. 45 North #112, Columbus, MS 39705

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested within ten days and to provide all information requested in response to all inquiries from the Commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2004

Auto-Owners Insurance Company

P.O. Box 30660, Lansing, MI 48909

Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from violating ss. 631.36 (4) (m) and 631.36 (7), Wis. Stat., by sending improper nonrenewal notices for worker's compensation policies. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2004

Auto Repair Warranty, Inc.

21300 Lorain Rd., Cleveland, OH 44126

Paid a forfeiture of \$1,000.00 and was ordered to respond to the Commissioner's request for information, provide proof of financial security for any in-force contracts, and cease and desist doing business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2004

Automobile Protection Corporation-APCO

6010 Atlantic Blvd., Norcross, GA 30071

Paid a forfeiture of \$20,000.00 and was ordered to cease and desist accepting new warranty business until it complies with the requirements. This action was based on allegations of doing a warranty insurance business without proper authority. April 2004

Benchmark Insurance Company

6701 W. 64th St., Ste. 125 Bldg. 5

Shawnee Mission, KS 66202

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from unlisted intermediaries. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. August 2004

Bonded Builders Service Corp.

2201 Corporate Blvd. NW, Ste. 100

Boca Raton, FL 33431

Agreed to pay a forfeiture of \$500.00 and agreed to file all required financial statements by the due date. This action was based on allegations of failing to file a required financial statement by the due date. December 2004

Care-Plus Dental Plans, Inc.

11711 W. Burleigh St., Wauwatosa, WI 53222

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly respond to all inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Care-Plus Dental Plans, Inc.

11711 W. Burleigh St., Wauwatosa, WI 53222

Paid a forfeiture of \$1,000.00 and was ordered to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Care-Plus Dental Plans, Inc.

11711 W. Burleigh St., Wauwatosa, WI 53222

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. February 2004

Catholic Family Life Insurance

1572 E. Capitol Dr., Shorewood, WI 53211

Paid a forfeiture of \$500.00 and was ordered to comply with Wisconsin insurance law s. Ins 6.57 (2), Wis. Adm. Code. This action was based on allegations of failure to notify terminated agents in writing to return all indicia to the agency as required by law. January 2004

Chesterfield Resources, Inc.

3520 Forest Lake Dr., Uniontown, OH 44685

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all future requests from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2004

Cincinnati Life Insurance Company

P.O. Box 145496, Cincinnati, OH 45250

Paid a forfeiture of \$1,000.00. This action was based on allegations of using discriminatory procedures in the issuance of certain life insurance products. September 2004

Clarendon National Insurance Company

1177 Avenue of the Americas, 44th and 45th Fl.

New York, NY 10036

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2004

CNA Group Life Assurance Company

CNA Plaza 36S, Chicago, IL 60685

Paid a forfeiture of \$500.00 and was ordered to reply promptly to all OCI inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Connecticut General Life Insurance Company

900 Cottage Grove Rd., Bloomfield, CT 06002

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly respond to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2004

Conseco Health Insurance Company

11815 N. Pennsylvania St., Carmel, IN 46032

Was ordered to pay a forfeiture of \$11,000.00 and was ordered to comply with s. Ins 3.39 (4) (a) 15, Wis. Adm. Code. This action was based on allegations of failing to properly provide for midterm cancellation of Medicare supplement policies and failure to issue immediate pro rata refunds of premiums. The Respondent did not admit the allegations but consented to the order. February 2004

Dean Health Plan, Inc.

1277 Deming Way, Madison, WI 53717

Agreed to pay a forfeiture of \$1,000.00 and agreed to comply with all recommendations contained in the 1998 and 2003 market conduct examination reports as required by the consent order issued January 28, 2004. This action was based on allegations of failing to comply with a previous market conduct examination order. July 2004

Doral Dental Plan of Wisconsin, Inc.

12121 N. Corporate Pky., Mequon, WI 53092

Paid a forfeiture of \$10,000.00. This action was based on allegations of violation of an examination compliance order. December 2004

Electric Insurance Company

75 Sam Fonzo Dr., Beverly, MA 01915

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from not including a statement of the policyholder's right to cancel on nonrenewal notices in cases where the renewal premium increases 25% or more and the notice is mailed to the policyholder less than 60 days prior to the renewal date. This action was based on allegations of violation of s. 631.36 (5) (a), Wis. Stat. April 2004

Falcon Insurance Agency Midwest, Inc.

18401 Edison Ave., Chesterfield, MO 63005

Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against John Allen on an insurance license application. August 2004

Federated Mutual Insurance Company

121 E. Park Square, Owatonna, MN 55060

Was ordered to cease and desist from using form 4420 Ed 7-97 during the solicitation and enrollment of a small group employer and to utilize the small employer uniform employee application for group health insurance. This action was based on allegations of failing

to comply with the requirement to utilize the small employer uniform employee application for group health insurance form in violation of Wisconsin insurance law. September 2004

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2004

Great American Insurance Company
580 Walnut St., Cincinnati, OH 45202
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the Commissioner. This action was based on allegations of using an unapproved automobile policy form in violation of s. 631.20 (1), Wis. Stat. The company had previously been ordered to cease and desist from using policy forms in Wisconsin prior to obtaining approval. March 2004

Group Health Coop. of South Central Wisconsin
8202 Excelsior Dr., Madison, WI 53717
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. June 2004

Hamburg-Stark Mutual Insurance Company
611 Central Ave., Coon Valley, WI 54623
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from applying insurance premiums paid on a specific policy to a different policy without the express consent of the insured regarding the specific transaction. This action was based on allegations of unfair marketing practices due to incomplete and inadequate notice to policyholder of insurer's practices. August 2004

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54650
Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. May 2004

Heritage Insurance Managers, Inc.
919 Isom Rd., Ste. A, San Antonio, TX 78216
Agreed to pay a forfeiture of \$500.00 and agreed to maintain a performance bond required by s. 633.14, Wis. Stat. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding performance bond. May 2004

Hilb, Rogal & Hamilton Company
of Metropolitan Washington
8800 King Farm Blvd. #200, Rockville, MD 20880
Has had its license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the states of Iowa and New Jersey against John H. Wilson and an administrative action taken by the state of Maryland against Richard M. Young on a Business Entity insurance license application. October 2004

Homeward Bound Services, Inc.
P.O. Box 1022, Drexel, PA 19029
Paid a forfeiture of \$161,500 and was ordered to cease and desist from all activities related to the sale of insurance to Wisconsin residents and promptly refund all premium paid by Wisconsin residents. This action was based on allegations of doing an insurance business without proper authority. December 2004

IDS Property Casualty Insurance Company
3500 Packerland Dr., DePere, WI 54115
Paid a forfeiture of \$2,500.00 and was ordered to cease and desist from altering the terms of a policy or increasing the premium 25% or more without giving proper notice prior to the renewal date. This action was based on allegations of issuing an improper notice of altered policy terms and premium increase of an insurance policy. April 2004

IGF Insurance Company
4720 Kingsway Dr., Indianapolis, IN 46205
Was ordered to pay a forfeiture of \$500.00 and was ordered to immediately pay the Wisconsin Insurance Plan assessment of \$1,108.00 and to cease and desist from doing any insurance business in the state of Wisconsin. This action was based on allegations of failing to pay the Wisconsin Insurance Plan assessment and failing to comply with an order. May 2004

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Integrity Life Insurance Company

515 W. Market St., 8th Fl., Louisville, KY 40202

Paid a forfeiture of \$500.00 and was ordered to respond promptly to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

LaPrairie Mutual Insurance Company

460 S. Randall Ave., Janesville, WI 53545

Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing cancellation notices which do not meet the required minimum of 10-day notice. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. August 2004

M S Lee International LLC

1701 Barrett Lakes Blvd., Ste. 500, Kennesaw, GA 30144

Paid a forfeiture of \$500.00 and was ordered to respond promptly to all inquiries from OCI and has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Wayne Gutridge by the state of Maryland on an insurance license application and failing to respond promptly to inquiries from OCI. October 2004

Madison National Life Insurance Company, Inc.

P.O. Box 5008, Madison, WI 53705

Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Medical Assoc Clinic Health Plan, Inc.

1605 Associates Dr. Ste. 101, Dubuque, IA 52002

Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous market conduct examination order. May 2004

National Administrative Service Company, Ltd.

5747 Perimeter St. #200, Dublin, OH 43017

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2004

National Guardian Life Insurance Company

Two E. Gilman St., Madison, WI 53701

Paid a forfeiture of \$16,000.00 and was ordered to comply with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of accepting insurance applications from three producers not listed with the company in violation of s. Ins 6.57 (5), Wis. Adm. Code, thereby failing to comply with a previous examination order. August 2004

Nationwide Mutual Insurance Company

One Nationwide Plaza, Columbus, OH 43215

Was ordered to cease and desist from accepting Wisconsin insurance business from an unauthorized and unlisted agent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2004

North American Insurance Company

2721 N. Central Ave., Phoenix, AZ 85004

Paid a forfeiture of \$7,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Northland Insurance Company

P.O. Box 64816, St. Paul, MN 55164

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from canceling policies midterm unless the reason complies with s. 631.36 (2), Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. July 2004

Northwestern Mutual Life Insurance Company

720 E. Wisconsin Ave., Milwaukee, WI 53202

Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. January 2004

Omni Insurance Company

P.O. Box 105440, Atlanta, GA 30348

Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. Ins 6.10 (4), Wis. Adm. Code. This action was based on allegations that the company failed to properly notify policyholders of the effect upon return of unearned premium due to a cancellation of the policy by the policyholder prior to the policy expiration date. March 2004

One Vision Financial, Inc.

2850 Midwest Dr. #103, Onalaska, WI 54650

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Phoenix Group, The

P.O. Box 206, 201 E. Fond du Lac St., Ripon, WI 54971

Was ordered to cease and desist from inducing consumers to enter into an insurance agreement by offering benefits not specified in the insurance policy. This action was based on allegations of using an unfair inducement. May 2004

Platinum Warranty Corporation

12600 Rockside Rd. PMB 230, Cleveland, OH 44125
Paid a forfeiture of \$500.00 and was ordered to respond to the request for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2004

Pro Access LLC

100 Executive Dr., West Orange, NJ 07052
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against James Young by the states of Wisconsin and Virginia on a business entity insurance license application. August 2004

Progressive Northern Insurance Company

6300 Wilson Mills Rd., Mayfield Village, OH 44143
Paid a forfeiture of \$500.00 and was ordered to promptly reply to future requests from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2004

Rockford Mutual Insurance Company

527 Colman Center Dr., Rockford, IL 61125
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing cancellation notices which do not provide the 10-day notice required by s. 631.36 (2) (b), Wis. Stat. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. June 2004

Sentry Insurance a Mutual Company

1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$2,500.00 and was ordered to cease and desist from canceling insurance policies midterm for underwriting reasons and to cease and desist from misrepresenting termination reasons to the Wisconsin Compensation Rating Bureau. This action was based on allegations of issuing an improper midterm cancellation of an insurance policy. February 2004

Sentry Insurance a Mutual Company

1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to cease and desist from misrepresenting policy provisions and violating s. 628.34 (1), Wis. Stat., by failing to adhere to policy language. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2004

Southern Life and Health Insurance Company

P.O. Box 55975, Birmingham, AL 35209
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2004

Stewart Title Guaranty Company

5150 N. Port Washington Rd., Milwaukee, WI 53217
Was ordered to comply with s. Ins 3.32, Wis. Adm. Code, and all conditions in the stipulation, which include additional training for new agents, limitations on commissions, and requiring agents to perform certain functions. This action was based on allegations of the Stewart Express program violating title insurance laws. October 2004

Structured Financial Associates, Inc.

330 N. Charles St., Baltimore, MD 21201
Has had its license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California against Dennis C. Sarni on a business entity insurance license application. April 2004

Telespectrum Worldwide, Inc.

1209 Orange St., Wilmington, DE 19801
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2004

Tire Guard, Inc.

100 E. Broad St. #B, Falls Church, VA 22046
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and to promptly reply to all future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2004

Touchpoint Health Plan, Inc.

5 Innovation Ct., Appleton, WI 54912
Agreed to pay a forfeiture of \$10,000.00. This action was based on allegations of using an unfair claims settlement practice, allowing agents to sell and market insurance prior to proper appointment, and improperly compensating agents in the small employer insurance market. March 2004

United HealthCare Insurance Company

450 Columbus Blvd., Hartford, CT 06103
Paid a forfeiture of \$500.00 and was ordered to respond promptly in writing to all future inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2004

Universal Administrative Services

9000 Wessex Pl., Ste. 302, Louisville, KY 40222

Was ordered to pay a forfeiture of \$1,200.00 and was ordered to cease and desist from soliciting warranty business until it obtains the proper authority. This action was based on allegations of doing a warranty insurance business without proper authority. September 2004

Viking Insurance Company of Wisconsin

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$1,500.00. This action was based on allegations of issuing improper midterm cancellation notices and failing to respond to an order issued by OCI. February 2004

Warranty Acceptance Corporation

4400 Government Blvd., Mobile, AL 36693

Paid a forfeiture of \$500.00 and was ordered to provide the information requested in the order and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2004

Wilshire Insurance Company

702 Oberlin Rd., Raleigh, NC 27605

Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from canceling policies midterm for underwriting reasons it knew or should have known when issuing the policy, to cease and desist from using and issuing driver exclusion endorsements; and to cease and desist from issuing cancellation notices that are inadequate due to incompleteness as stated in the Order. This action was based on allegations of issuing improper midterm cancellation notices of an insurance policy, enforcing driver exclusion endorsements, and issuing inadequate cancellation notices due to incompleteness. August 2004